

REMOVE A POOL

THE PROFESSIONAL, NO STRESS POOL REMOVAL SOLUTION

OVER 50 YEARS OF COMBINED EXPERIENCE

Thank you for taking the time to review our Specifications to be your Pool Demolition Contractor.

From 2016 and going into present day, the Remove a Pool name was the fastest growing Pool Removal Service in the United States. Our continual growth is based on customer service and commitment to our core values and clientele. No other contractor services as many states as the Remove A Pool name.

Our unique removal process conforms to all Local standards, in every state we service, which is why we are able to offer a Lifetime Warranty. Our Contracts are written with no hidden fees or unapproved extra costs.

Because we service so many States, Counties and Cities across the United States we have become the premier pool removal contractor. The Remove a Pool name is a fully licensed, insured and bonded demolition contractor that specializes in providing professional pool removal services all across Maryland, Virginia, District of Columbia, Delaware, Pennsylvania, Nevada, Florida, Arizona, Texas and we service all other states in the US. We have the experience, skill and knowledge to complete all jobs whether big or small with the least hassle or disturbance of the surrounding environment.

I would like to thank you for allowing us the opportunity to service your property. We feel so confident that our services will exceed your expectations. Please contact me if you should have any questions or if you require any additional information.

Sincerely,

Your Pool Removal Representative



www.removeapool.com * 800-965-8634 * info@removeapool.com

Our Exclusive Closeout Packet

Protect your Real Estate

Mortgage Lenders - Future Buyers of your Real Estate - Insurance Companies

With 20+ years as a member of the National Association of Realtors, the President and Founder of the Remove A Pool brand, we have developed a closeout package to quantify that the process of removing your pool was done according to the guidelines of your municipality. The steps and documentation of removing your pool include doing a property survey, pulling a permit, having proper inspections both pre and post pool removal and photo documenting all of the steps of the removal process and giving your pool removal a lifetime warranty against settlement. Our Exclusive Closeout Packet will ensure that in the future the proper documentation is available to a mortgage company, insurance company, or for that future buyer of your property.

Closeout packets will be emailed out after final payment has been made, which is due upon completion of the physical work. Closeout packets can take 3-5 weeks (after completion of the project and final payment has been made) to be completed and emailed. 'At the time of completion' is defined as the physical completion of work and demobilization of our equipment.

Benefits of a Pool Removal Service

There are so many reasons as to why homeowners may consider a pool removal service. For some, the pool may be taking up unnecessary space in their yards while others, do it to avoid the escalating pool maintenance costs. Whatever the reason, a pool demolition service offers numerous benefits that will increase your backyard's appearance and functionality.

Here are a few benefits of hiring a professional pool demolition service for your demolition project.

- ***Reclaiming your Land***
Swimming pools that remain unused take up a significant amount of your yard space. Getting rid of a pool will help you make room for other fulfilling backyard activities like a new patio space, outdoor decks, fireplaces or an artificial turf that can serve as a playground space for your kids.
- ***Increases Safety***
Removing a pool will help you reduce the liability risks that pools present especially for home owners with kids and pets that cannot swim. You will have a peace of mind knowing that your pool does not present a potential risk to your loved ones. Get rid of that big liability.
- ***Increases Home's Value***
If you are considering to selling your home in the future, removing a swimming pool will increasingly attract the interest of buyers making it incredibly easy to sell. Your home's resale value is increased leaving you to enjoy the financial benefit that comes with it.
- ***Saves you Money***
The high costs of pool ownership far outweigh the benefits as swimming pools use up a lot of money in repairs and maintenance costs every other time. A pool removal service eliminates all of these expenses while saving you your personal time, so you can focus on developing other endeavors.

Reasons to Remove a Pool

The reasons for pool removal vary, but these are some of top reasons. The most common reason is generally that the pool has reached its lifetime and is no longer in-use. Pools that sit unused have the potential to become liability concerns for several reasons, plus that space can be used for something more useful to the property owner.

If the pool is no longer in-use, removing it would provide more space in the backyard to enjoy backyard parties and backyard games. Maybe the space could be used to do some landscaping or to add a patio. There are loads of reasons for pool removal. Here are 5 of them.

- ***Reduction in Home Owners' Insurance***

When you decide to install a pool on your property, your home owners' insurance rates may go up. This is because you'll need insurance on the pool to protect yourself from liability potentials. The pool insurance coverage may include protection from liability, pool repairs, etc. Pool insurance coverage varies per policy type and per insurance company. Some homeowners have pool coverage included on their home owners' insurance policies, but may have added additional coverage with a separate insurance company to fully-protect themselves as well. Without the pool, there is no need for all of this coverage and you'll save money every month.

- ***Elimination of Liability Worries***

When you remove the pool, you eliminate the need to worry about someone jumping your fence to take a swim in your pool. If the pool is drained, you won't have to worry about kids wandering into the pool to skateboard or goof around, leading to an injury. You won't have to worry about anyone becoming injured in or near the pool because the pool has been removed from the property.

- ***Putting the House on the Market***

While some people think that selling a home with a pool adds value to the home, it actually detracts from the home's value. Sure, some buyers may find the pool appealing, but most buyers will likely see it as an immediate burden on their new home purchase. The idea of maintaining a pre-existing pool that could be on its way out may not appeal to a potential buyer. Additionally, buyers with young children tend to avoid homes with pools for safety reasons.

- ***A Pool that's No Longer Used***

This is one of the most common reasons for pool removal. Pools that are no longer used become eye sores, burdens, and liability issues. The biggest eye sores are the oldest pools that sit un-used.

A pool that's no longer used becomes a burden because the property owner wants to remove it, but may hesitate to follow through with demolition for one reason or another. The reasons for the delay in removal could be budget constraints or safety concerns.

- ***Other Uses for the Pool Area***

Number 5 ties into a pool that's unused. When the pool is unused, the property owner begins envisioning other uses for the area taken up by the pool. When a property owner has already come up with plans for the pool area, they're more than ready for demolition. It also likely means that the pool is now a burden, preventing the home owner from enjoying the backyard. If you're ready to remove an old pool from your property, don't wait another day to get started. Don't allow the pool to become a burden.

Testimonials

With today's environment where people are protective about giving out their phone numbers and other personal data, so we have created a list of testimonials for you to review. Incidentally these are some of the same testimonials you will see if you search us on Google. We can supply a list of Standard References upon request.



Patrick Reid

From the owner, to the office staff, to the equipment operators, Remove A Pool did a great job with a fairly large pool removal and site job.

I have professionally managed site construction for 15 years for a number of real estate investment firms that range in size from an acre to 40 acres and considered using some of my staff, and rental equipment to bring the backyard of a home I purchased back to life. After speaking with Remove A Pool, I opted to hire them instead and am extremely happy that I did. They are professional, hardworking, and have this process down to a science. They pulled the permits required, and closed them out with the inspector with ease once the job was done.

I'm looking forward to seeing my boys play in their new **yard** this spring!



Robert Fox

Don't let the Annapolis address fool you, they come local to VA, as I'm in Fairfax County. Don Handy and crew came out to my house to take care of our pool. I cannot say enough positive things about their team. I'm always concerned anytime I'm being sold on a service. Don presented such a nice, organized process, that I almost had a hard time believing it would work out so well. Well, everything worked out perfect. It's clear that when you have a strong process and organization, the work product reflects that organization. After breaking the bottom for inspection, the team returned and got down to business. Completely folded in the sides all the way to the bottom, breaking up what looked to be 2 foot thick concrete down to manageable chunks that could be folded into the belly of our pool. Now, we have a nice smooth yard that the dogs and kids can play in...a functional space that I'm 100% certain will increase our property values as having and maintaining a pool for 2-3 months of pleasure was hardly worth the ongoing expenses and time to maintain. Also, **yard** is much safer for our kids. So grateful for the high quality work and for finding a contractor that partnered with me as a customer. If there was a perfect contractor for a large job, I think it is Remove A Pool and Don Handy's crews. Also must give a shout out to Charles, the lead technician that operated the heavy machinery...a company could not ask for a better employee, more focused on quality, and keeping the customer happy. So grateful for you all!



Gerald Updegraff

Reasonable price, quality service, delivered as promised with better results than I expected. They removed my 12x24 above ground and large wooden deck, modified the deck to retain existing stairs. Graded the site adding top soil, seed, and straw. Extremely easy and pleasant to work with. So glad I found this great company



Anna Tyler

I wish I could give more stars! It was amazing working with Don and Bill. They took care of absolutely every detail and more. We live in Vermont so I wasn't sure we would be able to enlist a company that primarily serves the mid-Atlantic region, but Don came up within a few weeks, and the whole process was done in less than three days. The results are stunning, and now we can use our beautiful **yard**! Don even helped us fix up some things in the **yard** that were unrelated to the pool. I couldn't recommend Remove A Pool more highly.



Sarah Sheraz

My husband and I are so happy we decided to work with Remove-a-Pool.

When we were initially gathering bids, Don was the only person who came out on-site (twice) and spoke to us in detail about the process of removing a pool and even explained to us things such as grading, electrical work, etc. They provided us with many references. All our questions were answered. They even let us pay through a credit card to earn points and did not charge us a fee for using a credit card.

The work began on schedule. Don and his team of supervisors were personally on-site every single day. They kept us updated, him and his team were extremely courteous throughout. We came across many unexpected challenges and the company honored its quoted price till the very end. They are honest and hard-working, which these days is a rare and pleasant surprise. When we ran into unexpected issues, such as discovering large tree stumps, they removed 2 of those without charging extra. There was no damage to any items we wanted to keep. They carefully kept aside our pathway stones, flower bed borders, flower pots, etc.

At the end of the project, not only did they cover our **yard** with top soil and grass seeds, but when our neighbor asked them to do the same for some of area on their front lawn, they complied with her request as well, free of charge.

We would highly recommend them for pool removal services. They exceeded our expectations.



Rich Lipscher

It's hard enough buying a house these days, let alone one with a swimming pool that needs to be removed. I called several companies and the only person that got back to me immediately was Don Handy from Remove a Pool. He worked with both the buyers and sellers realtors and kept in contact with me during the entire process of the pool removal. I spent two days at the new home watching his crew as they worked tirelessly from early morning until late into the evening to get the pool removed. The best part was watching the construction crew save a family of bull frogs that were trapped at the deep end of the pool. The grass that was planted is already growing in place of the pool and the new **yard** looks great. I highly recommend these folks. They were easy to work with, and got back to me immediately whenever I had a question or concern.



Chip Heaps

After making the decision to have our pool removed/filled in, we talked to several companies that provide that service. After meeting with Don we decided to work with Remove a Pool to demolish our pool. We could not have been happier with the job that Don and Jeff (I can't remember the name of the 3rd gentleman) did in demolishing the pool, moving the materials and filling/grading. They were polite, professional and did a good job. They even used the electric line for the pool pump and installed an exterior GFI receptacle on the outside of the house.

My only criticism of their work is the quality and end result of their finish dirt work and seeding job. In fairness it was hot the week after they seeded the disturbed area but the job they did leveling and raking/removing stones was fair at best. Right now there is very little grass growing in the entire disturbed area, only sedge and weeds but Don has said they are going to come back to overseed and I will reserve my rating of Remove a Pool until I see what Don and his crew will do to fix the problem.

Maybe a little unsolicited advice, but I can't help but think Don and Jeff would be better off hiring a landscape crew to spread top soil, finish and seed their jobs. A landscape crew would have the equipment/experience and Don's crew could move onto the next job. I really do like everyone we dealt with at Remove a Pool but right now the condition of our **yard** is unacceptable. Hopefully we will have a positive ending to our experience though!

Pool Removal Process

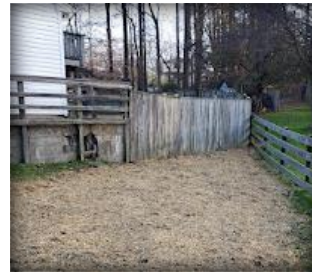
Here is the process used to remove your pool

Keep in mind this process has been reviewed by several Professional Engineers and Professional Geotechnical Engineers to be the proper way to remove an in ground swimming pool. We are constantly modifying this process to conform to any additional requirements from any municipality.

- Acquire the necessary permits from the local municipality and schedule with the local Utility Marking Company as per the local laws. Most Utility Marking Companies only mark to the limits of where the public utilities enter the property.



- After determining the egress in to where the pool is located, remove any landscape or fencing to gain access to work area. We will put the fence back.



- Drain or pump out any water that may remain in the shell of the pool. Because most pool additives dissipate with rain and dilute over time, the resulting water can be diverted to the local rain water system(s).



- Break and destroy the ENTIRE Concrete shell (where possible) from bottom all the way up the sidewalls, or removal of vinyl pool shell components or remove the fiberglass shell from the pool cavity for a partial removal. If concrete is to be removed from site, as specified from the local municipality or home owner, the cost of which is excluded from this quotation and can be done on a per load basis or fixed fee.



- Removal of the Pumps, the Heaters, the Filters, UV lights etc. and dispose of the debris. We only disconnect components (Pool Equipment) of the circuit. We do not disconnect the home run from the breaker out to the circuit. Any further electrical work, is excluded from our Scope of Work.



- Call in for inspection, if needed. Some Municipalities require this to ensure nothing is buried illegally. For abandonment in place, just about all municipalities will allow only the broken concrete (or brick) to be left in the cavity provided its broken down to basketball sized or smaller pieces.

Prince George's County
Department of Permitting, Inspections and Enforcement
Inspections Division

Has Passed/Failed

Date: 8/1/23 Permit #: 350142

Footing Framing
 Foundation Rough Wire
 Backfill Temp. Electric
 Ext. Concrete Int. Concrete
 Close in Walls Close in Ceiling
 Final Building Final Electric
 Approval Pending: _____

Remarks: Pool Base Done
OK

Inspector: J. Smith ID #: 1220
Phone #: _____
(Between 7:00 a.m. & 8:00 a.m. only)

- Make sure to remove any skimmers, PVC piping where necessary, Lights, Jets, etc. and dispose of all resulting debris.
- Layer of a filter cloth covering of the broken aggregate (concrete) to minimize any settling after the work is completed.



- Add common fill dirt up and compact frequently in lifts up to 12", repeatedly.



- A final coating over the disturbed areas with a screened topsoil, this will allow the new seed to have good clean soil and increase the seed germination.



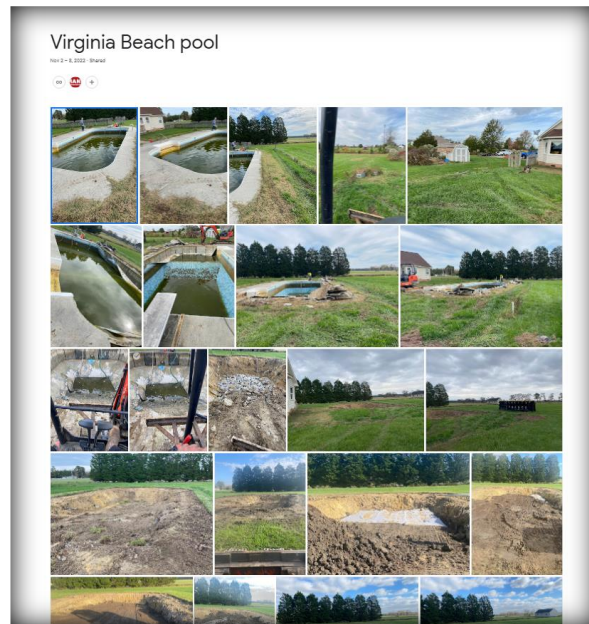
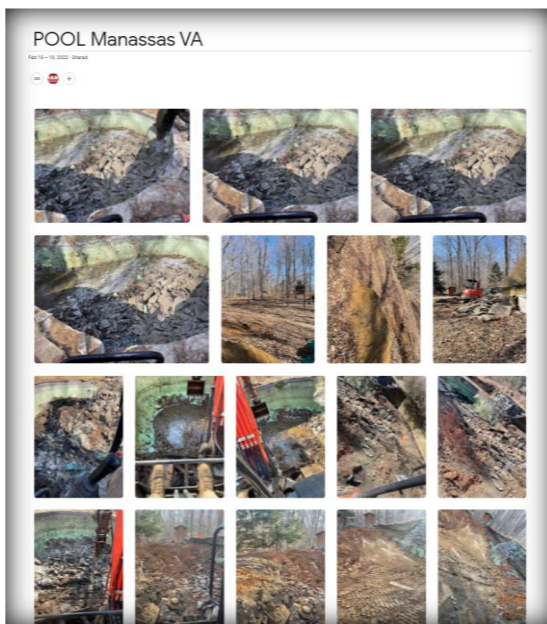
- Seed area using a standard contractor blend of seed at a high rate per 1,000 square feet. The seed will be hand-raked into the soils (sowing seeds). We use a commercial contractor blend that is common to your hardiness zone and Micro Climate.



- Lightly rake in the seed to lightly cultivate the seed into the soils. Cover entire area with straw. Repair access point to work area, removal of silt fence, if installed and then call in for the final inspection



- Prepare photo journal of all photos taken during construction for the owners records. These photos may have to be archived with the local tax authority as authentication that the pool structure was in fact removed. We will send these pictures electronically via email. Because of the COVID 19 Pandemic, these pictures may be used for the Inspection(s)



- At the end of each day, we will limit pedestrian foot traffic from entering the work area by using OSHA approved pedestrian safety devices, if we deem necessary or at the request of the client. (Orange poly fencing)



Reclaim Your Yard

***THE PROFESSIONAL, NO STRESS POOL REMOVAL SOLUTION
IN LESS THAN 5 DAYS.***

Before vs. After



WE CAN HANDLE EVEN THE TOUGHEST POOLS!

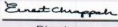
Licensure

We have more licensure in more States in the United States than any of our competitors

State of Maryland Home Improvement Contractor

		LICENSE * REGISTRATION * CERTIFICATION * PERMIT STATE OF MARYLAND MARYLAND DEPARTMENT OF LABOR		Wes Moore Governor Arana Miller Lt. Governor Portia Wu Secretary
MARYLAND HOME IMPROVEMENT COMMISSION CERTIFIES THAT: DONALD HANDY ACTION ENVIRONMENTAL SERVICES LLC ACTION ENVIRONMENTAL SERVICES LLC 05-134840 28486 KINGS WOODS DRIVE EASTON MD 21601				
IS AN AUTHORIZED: 01 - CONTRACTOR/SALESMAN				
LIC/REG/CERT 113276	EXPIRATION 03-13-2025	EFFECTIVE N/A	CONTROL NO 6048256	
_____ Signature of Bearer WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES				_____ Secretary

District of Columbia Business License

GOVERNMENT OF THE DISTRICT OF COLUMBIA Muriel Bowser, Mayor		Department of Consumer and Regulatory Affairs Business License Division 1100 4th Street S.W. Washington DC 20024		Date Issued: 11/22/2021 Category: 4106 License#: 41052200096 License Period: 10/1/2021 - 9/30/2023	
BASIC BUSINESS LICENSE					
Billing Name and Address: AES, LLC Donald Handy		Premises/Application's Name and Address: AES, LLC 28486 kings woods DR EASTON, MD 21601		Registered Agent's Name and Address: REGISTERED AGENTS INC. 1717 N STREET NW, SUITE 1 WASHINGTON DC20036	
PO BOX 2451 EASTON, MD 21601					
Owner's Name Corp. Name Trade Name	AES, LLC				
CoO/HOP#:	SSL:	Zone:	Ward:	ANC:	PERM NO.
		UNITS: 1			
Regulated Businesses					
General Service and Repair		Gen Contr/Construction Mngr			
-- THE LAW REQUIRES THIS LICENSE TO BE POSTED IN A CONSPICUOUS PLAGE ON THE PREMISES --					
				 Director Ernest Chrappah	
*License Effective from the later of Issued or Start of License-Period Date					

State of Virginia Class A Contractors License

Name	ACTION ENVIRONMENTAL SERVICES LLC
License Number	2705185180
License Description	Contractor
Firm Type	LLC - Limited Liability Company
Rank	Class A
Address	12423 KEMMERTON LANE, BOWIE, MD 20715
Specialties	Residential Building (RBC)
Initial Certification Date	2023-03-24
Rank Effective Date	2023-03-24
Expiration Date	2025-03-31

Licensure *(continued)*

State of Delaware Business License

STATE OF DELAWARE Department of Finance Division of Revenue	
ACTIVE BUSINESS LICENSE 2017603519	
EFFECTIVE	01/01/2022 - 12/31/2024
ISSUED TO	HANDY CONTRACTING SERVICES LLC PO BOX 2451 EASTON MD 21601-8948
LOCATION	HANDY CONTRACTING SERVICES LLC PO BOX 2451 EASTON, MD 21601-8948
TRADE, BUSINESS, OR PROFESSIONAL ACTIVITY	NON-RESIDENT CONTRACTOR
ISSUED: 03/06/2022 FEE PAID: \$225.00	Is hereby licensed to practice, conduct, or engage in the occupation or business activity indicated above in accordance with the license application duly filed pursuant to Title 30, Delaware Code.
POST CONSPICUOUSLY - NOT TRANSFERABLE	



2024



State of Pennsylvania Business License

Commonwealth of Pennsylvania
Office of Attorney General
THIS IS TO CERTIFY THAT


HANDY CONTRACTING SERVICES LLC
28486 KINGSWOODS DRIVE
EASTON MD 21601

HAS REGISTERED IN PENNSYLVANIA AS A HOME IMPROVEMENT CONTRACTOR

9/17/2024
VALID UNTIL

PA142829
REGISTRATION NUMBER

SIGNATURE OF REGISTRATION CERTIFICATE HOLDER


JOSH SHAPIRO, PENNSYLVANIA ATTORNEY GENERAL

State of Texas Business License

Corporations Section P.O. Box 13697 Austin, Texas 78711-3697		John B. Scott Secretary of State
Office of the Secretary of State		
CERTIFICATE OF REGISTRATION OF NAME OF		
Handy Contracting Services LLC		
The undersigned, as Secretary of State of Texas, hereby certifies that the above organization formed under the laws of Maryland, USA has registered its name in this office pursuant to the provisions of Section 5.152 of the Texas Business Organizations Code effective through 10/20/2023.		
Issuance of this certificate of registration does not authorize the use of a name in this state in violation of the rights of another under the federal Trademark Act of 1946, the Texas trademark law, the Assumed Business or Professional Name Act, or the common law.		
Dated: 10/20/2022		
	 John B. Scott Secretary of State	

Professional Certifications

There are several states that require special certifications to accompany our Professional / Business licensure. We have more Certifications than any of our competitors.

MD Department of Environment Sediment and Erosion Control



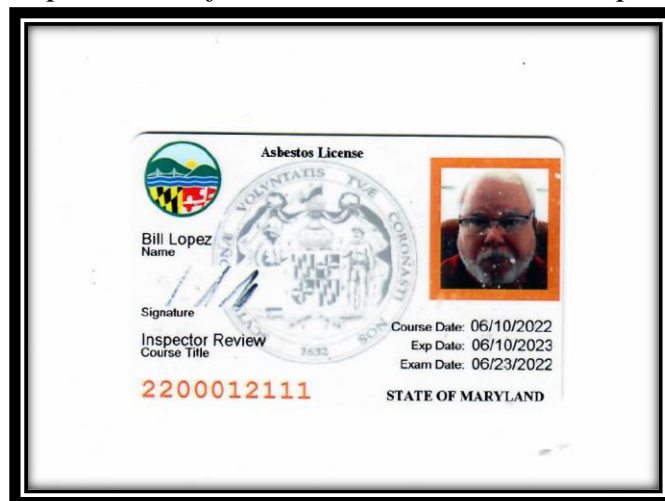
Virginia Department of Environmental Quality Responsible Land Disturber



OSHA Certified Safety Manager



Maryland Department of Environment Asbestos Inspector License





CERTIFICATE OF ACCREDITATION

Better Business Bureau of Greater Maryland

REMOVE A POOL 

THE PROFESSIONAL, NO STRESS POOL REMOVAL SOLUTION

WITH OVER 25 YEARS OF EXPERIENCE

Action Environmental Services, LLC

Valid Through June 2024

This business is in compliance with the following BBB Accreditation Standards to:

- Build Trust
- Advertise Honestly
- Tell the Truth
- Be Transparent
- Honor Promises
- Be Responsive
- Safeguard Privacy
- Embody Integrity



Angie Barnett, President/CEO

BBB of Greater Maryland
yourbbb@greatermd.bbb.org
410-400-4BBB



THE PROFESSIONAL, NO STRESS POOL REMOVAL SOLUTION

WITH OVER 25 YEARS OF EXPERIENCE



ACTIENV-02

DGREEN

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
2/15/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Avon Dixon, an Alera Group Agency, LLC 28640 Marys Court, Suite 100 Easton, MD 21601	CONTACT NAME: Damian Green
	PHONE (A/C, No, Ext): (410) 763-6744 FAX (A/C, No): (410) 770-5402 E-MAIL ADDRESS: damian.green@avondixon.com
INSURED Handy Contracting Services LLC; Action Environmental Services PO Box 2451 Easton, MD 21601	INSURER(S) AFFORDING COVERAGE
	INSURER A: Selective Insurance Company of America NAIC # 12572
	INSURER B: Chesapeake Employers' Insurance Company 11039
	INSURER C:
	INSURER D:
	INSURER E:

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INBR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY <input checked="" type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:			\$ 2360080	10/25/2022	10/25/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 15,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COM/POP AGG \$ 3,000,000
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			\$ 2360080	10/25/2022	10/25/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ MCS 90 \$ 750,000
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$			\$ 2360080	10/25/2022	10/25/2023	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NJ) <input type="checkbox"/> Y/N N/A If YES, describe under DESCRIPTION OF OPERATIONS below			5412146	1/10/2023	1/10/2024	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER Handy Contracting Services LLC; Action Environmental Services, LLC PO Box 2451 Easton, MD 21601	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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THE PROFESSIONAL, NO STRESS POOL REMOVAL SOLUTION

WITH OVER 25 YEARS OF EXPERIENCE

Loan Amount: \$ _____

2 OPTIONS TO PAY FOR YOUR PROJECT

SAME-AS-CASH

12-Mo Same-As-Cash Loan*

\$1,000 to \$65,000

Loan Code: DEL2625

No Monthly Payments & No Interest
if repaid in full within the same-as-cash period*

Term: Up to 10 Years

Rate: 19.99% Fixed APR

LOW MONTHLY PAYMENT

6.99% APR 5-Yr Loan**

\$3,500 to \$65,000

Loan Code: DEL2659

Three Easy Ways to Apply

Use the information provided above when applying



Apply with EnerBank's Mobile App
Available on your contractor's device



Apply by Phone
(866) 405-7600



Apply Online
application.enerbank.com

Program phone number: (866) 405-7600

Contractor ID: 65154

Loan code (listed above)

Loans provided by:



It's quick and easy to apply. Complete your home improvement project now instead of later! You'll receive a credit decision in seconds. EnerBank will send you the loan documents for review and signature.

To Learn more about EnerBank, visit us online!

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Credit and loans provided by Regions Bank d/b/a EnerBank USA, Member FDIC, (650 S Main St, Suite 1000, Salt Lake City, UT 84101) on approved credit, for a limited time. *19.99% fixed APR, effective as of September 2022, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Interest is waived if repaid in 365 days from first disbursement. When open line period ends, the balance becomes a fixed rate installment loan; repayment terms vary from 24 to 132 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 365 days after first disbursement. **6.99% fixed APR, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Open line period payments due 90 days after origination and monthly thereafter during open line period. When open line period ends, the balance becomes a fixed rate installment loan; repayment term is 60 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 30 days from the end of the open line period.